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Serial No. 10/711,127

OCT 31 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant: | WHEELER, ET AL. |) | Group No. | 2132 |
| Serial No.: | 10/711,127 |) | Examiner: | Kambiz Zand |
| Filed: | AUGUST 25, 2004 |) | Confirmation | No. 5126 |
| Entitled: | ACCOUNT AUTHORITY DIGITAL SIGNATURE (AADS) SYSTEM USING TRANSACTIONAL ACCOUNT INFORMATION |) | Atty. Docket | 10399-40261 |

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this communication and the papers, as described herein, are being deposited via facsimile transmission addressed to: Mail Stop Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on October 31, 2005.

By: 

John R. Harris

RESPONSE TO FIRST OFFICE ACTION

Mail Stop Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

Responsive to the Office Action mailed June 29, 2005, please amend the application as follows and consider the appended remarks.

This amendment is submitted in compliance 37 C.F.R. § 1.121 and contains the following separate sections that start on a separate sheet:

Introductory Remarks begins on page 2 of this paper.

Amendments to the Specification begins on page 3 of this paper.

Remarks begin on page 4 of this paper.

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence is being transmitted to the U.S. Patent and Trademark Office by facsimile to number (571)273-8300, on October 31, 2005.


John R. Harris - Reg. No. 30,388

Application No. 10/711,127
Response dated June 29, 2005
Reply to Office Action of October 31, 2005
Page 2 of 7

INTRODUCTORY REMARKS

Claims 1-38 are pending in this application. All claims were rejected. No claims have been amended, as no amendments are believed necessary.

Two Terminal Disclaimers and a Statement under 37 CFR § 3.73 accompanies this document.

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